

Form B18 (Official Form 18)(10/07)

United States Bankruptcy Court
Western District of Michigan
One Division Ave., N.
Room 200
Grand Rapids, MI 49503

IN RE: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Melvin Ray McGill
703 Alger SE
Grand Rapids, MI 49507
SSN: xxx-xx-4728

Debtor(s)

Case Number 07-08186-jrh

Chapter 7

Honorable Jeffrey R. Hughes

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: February 12, 2008

Jeffrey R. Hughes
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

FORM B18 continued (10/07)

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0646-1
Case: 07-08186

User: earlean
Form ID: bl8

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Total Served: 67

Date Rcvd: Feb 12, 2008

The following entities were served by first class mail on Feb 14, 2008.

db +Melvin Ray McGill, 703 Alger SE, Grand Rapids, MI 49507-3530
ust +Habbo G. Fokkena, Office of the United States Trustee, Michigan/Ohio Region 9,
330 Ionia, N.W., Suite 202, Grand Rapids, MI 49503-2549
4814670 +58th District Court, re: HU0725133SC, 3100 Port Sheldon Avenue, Husdonville, MI 49426-9094
4814671 +Academic Surgical Associates, 1000 East Paris, SE, Suite 150, Grand Rapids, MI 49546-8313
4814672 +Accounts Receivable Solution, PO Box 184, Saint Johns, MI 48879-0184
4814676 Advco, PO Box A3975, Chicago, IL 60690-3975
4814673 +Advance BCI Inc, 2141 Port Sheldon, PO Box 9, Jenison, MI 49429-0009
4814674 +Advanced Radiology Services, 3264 N. Evergreen Drive, Suite 101,
Grand Rapids, MI 49525-9746
4814675 +Advanced Radiology Services PC, 3355 Eagle Park Drive NE, Suite 103,
Grand Rapids, MI 49525-7004
4814681 +C.A.R.M., 1015 Wilcox Street, PO Box 358, Cadillac, MI 49601-0358
4814682 +Cancer & Hematology Centers, Suite 200, 710 Kenmoor SE, Grand Rapids, MI 49546-2379
4814685 +Centennial Wireless, 3811 Illinois Road, Suite 212, Fort Wayne, IN 46804-1217
4814687 +Computer Credit, Dept. 002461, 640 West Fourth St, Box 5238, Winston Salem, NC 27101-2730
4814686 +Computer Credit, Claim Dept 002461, 640 West Fourth St, Box 5238,
Winston Salem, NC 27101-2730
4814688 +Computer Health Services, 233 E. Fulton Street, Suite 104, Grand Rapids, MI 49503-3261
4814690 +Denise Williams, PO Box 450272, Kissimmee, FL 34745-0272
4814691 ECS Butterworth, PO Box 3536, Grand Rapids, MI 49501-3536
4814693 +Emergency Care Specialists, PO Box 3536, Grand Rapids, MI 49501-3536
4814694 +Fidelity National Credit Serv, Re: ATT, PO Box 3051, Orange, CA 92857-0051
4814695 GR Income Tax Dept, PO Box 2528, Grand Rapids, MI 49501-2528
4814696 +Grand Rapids Public library, 111 Library Street, Grand Rapids, MI 49503-3268
4814697 +Greatland Corporation, PO Box 7481, Grand Rapids, MI 49510-7481
4814698 +Gwen Smith, 1832 Rosemount SE, Grand Rapids, MI 49506-4973
4814699 +Havilah Recovery Solutions, PO Box 113, Zeeland, MI 49464-0113
4814700 Hospitals of West Michigan, PO Box 1682, Grand Rapids, MI 49501-1682
4814701 +Integrated Medical Laboratorie, PO Box 691105, San Antonio, TX 78269-1105
4814702 Intuit, PO Box 513340, Los Angeles, CA 90051-3340
4814704 +James R Stokes, The Steeple View Building, 429 Turner, NW, Grand Rapids, MI 49504-5244
4814705 Joel S. Whetstone PC, 146 Monroe NW, Suite 1221, Grand Rapids, MI 49503-2821
4814706 +John N. Cambell, MD, 2002 44th Street SE, Kentwood, MI 49508-5010
4814707 Kent County FOC, 82 Ionia Avenue N.W., Ste 200, P.O. Box 351, Grand Rapids, MI 49501-0351
4814709 LSI Financial, 641 44th Street, Grand Rapids, MI 49548
4814710 +LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2053
4814708 +Law Offices Barry Serota, PO Box 1008, Arlington Hts, IL 60006-1008
4814712 MI Dept of Treasury, Lansing, MI 48909
4814714 MRN/NCA, re: Spectrum Health, PO Box 13129, Lansing, MI 48901-3129
4814711 +Mark OBrien MD PC, Suite 201, 4070 Lake Drive SE, Grand Rapids, MI 49546-8294
4814713 +Money Recovery Nationwide, 801 S. Waverly Road, Suite 100, Lansing, MI 48917-4200
4814715 +Muller, Muller, Richmond, Harms, 161 Ottawa Avenue, NW, Suite 205-E Waters Building,
Grand Rapids, MI 49503-2701
4814716 +Neutron Industries, 7107 N Black Canyon Highway, Phoenix, AZ 85021-7661
4814717 +Pater Law PC, 714 Michigan Avenue, Suite B, Holland, MI 49423-6903
4814718 +Peter A. Paplawsky, DDS, 810 Alger SE, Grand Rapids, MI 49507-3898
4814719 Portfolio Recovery Services, re: FNB Omaha, PO Box 12914, Norfolk, VA 23541-0914
4814720 +Spectrum Health Hospital, 100 Michigan Street NE, Grand Rapids, MI 49503-2560
4814721 Spectrum Health Hospitals, PO Box 2127, Grand Rapids, MI 49501-2127
4814723 Stanley M. Mesirow MD PC, 777 D Riverview Drive, Suite 219, Benton Harbor, MI 49022
4814724 T-Mobile Financial, PO Box 2400, Young America, MN 55553-2400
4814725 +Towers Surgeons PC, 3230 Eagle Park Drive NE, Suite 210, Grand Rapids, MI 49525-7048
4814726 +Transworld Systems INC, 5880 Commerce Blvd., Rohnert Park, CA 94928-1644
4814728 US Department of Education, Direct Loan Servicing Center, PO Box 5609,
Greenville, TX 75403-5609
4814727 +Unique National Collections, 119 East Maple Street, Jeffersonville, IN 47130-3439
4814730 +WJNZ Radio, 1919 Eastern Avenue, SE, Grand Rapids, MI 49507-2721
4814729 +Westbury Ventures, 73 Greentree Drive #513, Dover, DE 19904-7646

The following entities were served by electronic transmission on Feb 13, 2008.

ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Daniel J. Casamatta,
Assistant U.S. Trustee, Office of the U.S. Trustee, The Law Building, 330 Ionia NW Ste 202,
Grand Rapids, MI 49503-2549
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Dean E. Rietberg,
Trial Attorney, Office of the US Trustee, The Law Building, 330 Ionia NW Ste 202,
Grand Rapids, MI 49503-2549
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michael V. Maggio,
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ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Michelle M. Wilson,
Trial Attorney, Office of the US Trustee, The Law Building, 330 Ionia NW Ste 202,
Grand Rapids, MI 49503-2549
ust +E-mail/Text: ustpregion09.gr.ecf@usdoj.gov Office of the U.S. Trustee,
The Law Building, 330 Ionia, N.W., Suite 202, Grand Rapids, MI 49503-2549
4814677 E-mail/Text: RBALTAZAR@ARMORSYS.COM Armor Systems Corporation,
2322 N. Green Bay Road, Waukegon, IL 60087-4209
4814680 EDI: ACCE.COM Feb 12 2008 20:59:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
4814678 EDI: ACCE.COM Feb 12 2008 20:59:00 Asset Acceptance LLC, re: Michcon, PO Box 2036,
Warren, MI 48090-2036
4814679 EDI: ACCE.COM Feb 12 2008 20:59:00 Asset Acceptance LLC, re: Michcon, PO Box 2039,
Warren, MI 48090-2039

District/off: 0646-1
Case: 07-08186

User: earlean
Form ID: b18

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Total Served: 67

Date Rcvd: Feb 12, 2008

The following entities were served by electronic transmission (continued)

4814684 EDI: CBCSI.COM Feb 12 2008 20:58:00 CBCS, PO Box 165025, Columbus, OH 43216-5025
4814683 EDI: CBCSI.COM Feb 12 2008 20:58:00 CBCS, PO Box 1615, Grand Rapids, MI 49501-1615
4814689 EDI: RCSDELL.COM Feb 12 2008 20:58:00 Dell Financial Services, Payment Processing Center,
PO Box 5292, Carol Stream, IL 60197-5292
4814703 EDI: IRS.COM Feb 12 2008 20:58:00 IRS, 678 Front Street NW, Suite 200,
Grand Rapids, MI 49504
4814722 EDI: NEXTEL.COM Feb 12 2008 20:58:00 Sprint, PO Box 740219, Cincinnati, OH 45274-0219
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4814692* +ECS Butterworth, PO Box 3536, Grand Rapids, MI 49501-3536

TOTALS: 0, * 1

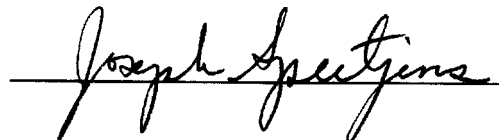
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.